

STATISTICAL INFORMATION ONLY: Debtor must select one or more of the following items included in the Plan. Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEYIn Re: Wendily R. Jimenez-AngelesCase No.: 23-13752

Debtor(s)

Judge: _____

Chapter 13 Plan and Motions

 Original Modified/Notice Required Motions Included Modified/No Notice RequiredDate: 07/18/2023THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULTS IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s) Attorney: J.TInitial Debtor: W.J

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$850.00 per Month to the Chapter 13 Trustee, starting on 05/01/2023 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings
 Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property
 Description: _____
 Proposed date for completion: _____

Refinance of real property:
 Description: _____
 Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:
 Description: _____
 Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan: Step up plan; funds to be used from Retirement Account.

Part 2: Adequate Protection None

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$3,750.00
DOMESTIC SUPPORT OBLIGATION		\$0.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one:

None
 The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence

NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
M & T Bank	452 Baker Pl, Perth Amboy NJ 08861	\$3,522.17	2.875%	\$3,522.17	\$ 2,301.86

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:

NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506:

NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid Through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments

NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender

NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan **NONE**

The following secured claims are unaffected by the Plan:

Capital One Auto Finance- 2020 Acura MDX

g. Secured Claims to be Paid in Full Through the Plan: **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Snap on Credit LLC	Tools of Trade	\$14,064.97

Part 5: Unsecured Claims **NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

 Not less than _____ to be distributed *pro rata* Not less than 100% percent *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis of Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions **NONE**

NOTE: All plans containing motions must be served on all affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Schedule Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. **Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions**a. Vesting of Property of the Estate**

Upon confirmation
 Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney Fees
- 3) Secured Claims; Unsecured Priority Claims
- 4) Unsecured Nonpriority Claims

d. Post-Petition Claims

The Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 5-16-23

Explain below **why** the plan is being modified: To provide treatment for M & T Bank Arrears & Snap on Credit LLC.

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here: Step up plan starting \$850 x 6 months then payments of \$1,850 remaining 54 months.

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 07/18/2023

/s/ Wendily Jimenez

Debtor

Date:

/s/

Joint Debtor

Date: 07/18/2023

/s/ Jose R. Torres

Attorney for the Debtor

In re:
Wendily Jimenez
Debtor

Case No. 23-13752-CMG
Chapter 13

District/off: 0312-3
Date Rcvd: Jul 18, 2023

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2023:

Recip ID	Recipient Name and Address
db	+ Wendily Jimenez, 452 Baker Place, Perth Amboy, NJ 08861-3602
519906014	+ Capital one/ Hyat Hyat & Landau, 2 Industrial Way W # 8, Eatontown, NJ 07724-2265
519906018	+ Joshua T. Mc Namara- Hayt Hayt & Landau, 2 Industrial Way West P.O BOX 500, Eatontown, NJ 07724-0500
519906019	+ Kenneth J. LeChard, Court Officer, P.O BOX 270, Chatham, NJ 07928-0270
519906023	+ NJ Ez-pass, P.O. Box 52003, Newark, NJ 07101-8203
519906024	++ SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339 address filed with court:, Snap On Credit Llc, Po Box 506, Gurnee, IL 60031

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 18 2023 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 18 2023 21:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519906008	+ Email/Text: g20956@att.com	Jul 18 2023 21:05:00	AT&T, 208 S. Akard St, Dallas, TX 75202-4206
519906004	+ Email/Text: backoffice@affirm.com	Jul 18 2023 21:05:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
519906005	+ Email/Text: EBNProcessing@afni.com	Jul 18 2023 21:05:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
519906006	^ MEBN	Jul 18 2023 20:59:46	Aldous, 4625 South 2300 East Suite 207, Holladay, UT 84117-4582
519906007	Email/PDF: bncnotices@becket-lee.com	Jul 18 2023 21:14:32	American Express, PO Box 96001, Los Angeles, CA 90096 - 8000
519937545	Email/PDF: bncnotices@becket-lee.com	Jul 18 2023 21:14:39	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519906009	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 18 2023 21:05:00	Barclays, P.O BOX 13337, Philadelphia, PA 19101-3337
519906010	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 18 2023 21:05:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
519906013	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 18 2023 21:03:58	Capital One Bank USA, 15000 Capital One Drive, Richmond, VA 23238
519906011	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 18 2023 21:24:52	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519906012	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jul 18 2023 21:04:01	Capital One Auto Finan, Po Box 259407, Plano,

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Jul 18, 2023

Form ID: pdf901

Total Noticed: 44

519909074	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 18 2023 21:14:13	TX 75025-9407 Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519915828	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 18 2023 21:02:28	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519943203	+ Email/PDF: ebn_ais@aisinfo.com	Jul 18 2023 21:14:32	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519906015	+ Email/Text: BAN140310@UCBINC.COM	Jul 18 2023 21:04:00	Citi Bank, P.O BOX 140310, Toledo, OH 43614-0310
519960804	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 18 2023 21:14:18	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519906016	+ Email/Text: operationsclerk@easypayfinance.com	Jul 18 2023 21:04:00	Duvera Fin, 1959 Palomar Oaks Way Ste 340, Dba Duvera, Carlsbad, CA 92011-1314
519906017	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 18 2023 21:14:15	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
519967390	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 18 2023 21:05:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519948756	Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2023 21:04:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519935466	Email/Text: camanagement@mtb.com	Jul 18 2023 21:05:00	M&T BANK, PO BOX 840, Buffalo, NY 14240
519906020	Email/Text: camanagement@mtb.com	Jul 18 2023 21:05:00	M&T Bank, 1 Fountain Plz, Buffalo, NY 14203
519906021	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 18 2023 21:14:40	Macy's/Cbna, Po Box 8218, Mason, OH 45040-8218
519943701	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jul 18 2023 21:04:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
519906022	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jul 18 2023 21:05:00	Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
519915813	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jul 18 2023 21:05:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
519947983	Email/PDF: PRA_BK2_CASE_UPDATE@portfolioconversion.com	Jul 18 2023 21:14:30	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
519915824	Email/Text: legalservices12@snaponcredit.com	Jul 18 2023 21:04:00	Snap-on Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048
519906026	+ Email/PDF: gecsed@recoverycorp.com	Jul 18 2023 21:14:32	Synch/Amazon, Po Box 965015, Orlando, FL 32896-5015
519906027	+ Email/PDF: gecsed@recoverycorp.com	Jul 18 2023 21:14:28	Synch/Ppc, Po Box 530975, Orlando, FL 32896-0001
519906028	+ Email/PDF: gecsed@recoverycorp.com	Jul 18 2023 21:03:08	Synch/Walmar, Po Box 965024, Orlando, FL 32896-5024
519906029	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 18 2023 21:14:28	Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
519906308	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 18 2023 21:03:53	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
519959282	+ Email/PDF: ebn_ais@aisinfo.com	Jul 18 2023 21:03:59	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519906030	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 18 2023 21:04:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
519906031	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Jul 18, 2023

Form ID: pdf901

Total Noticed: 44

Jul 18 2023 21:02:25

Wells Fargo Bank Nv Na, Po Box 94435,
Albuquerque, NM 87199-4435

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519906025	*P++	SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339, address filed with court; Snap on Credit LLC, P.O BOX 506, Gurnee, IL 60031

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Jose R. Torres	on behalf of Debtor Wendily Jimenez jrt@torreslegal.com 3754@notices.nextchapterbk.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4